

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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## Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (**choose one**):

1.      Motion for Relief from the Automatic Stay filed by \_\_\_\_\_, creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes

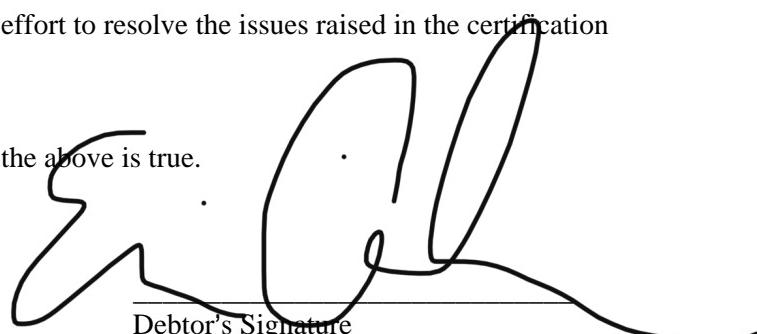
repayment as follows (**explain your answer**):

In addition to financial difficulties from the Global Pandemic, I faced severe health issues that interrupted my job. I have stabilized both my health and my financial situation and I am prepared to cure the arrears by making an additional payment of \$859.80 spread over the next 6 months in addition to my regular monthly mortgage payment (aggregating to a total payment of \$1,310.50 for the next 6 months) and resuming to \$880.60 thereafter.

Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 11.13.20



A handwritten signature consisting of stylized, overlapping loops and curves, appearing to read "E. J. [initials]". Below the signature, the text "Debtor's Signature" is printed.

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

#### NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.